Attorney Docket No.: 026514-000100US
Applicants: Sgambati et al.
Title: ACCOUNT-OWNER VERIFICATION DATABASE
Sheet 4 of 4
New Sheet

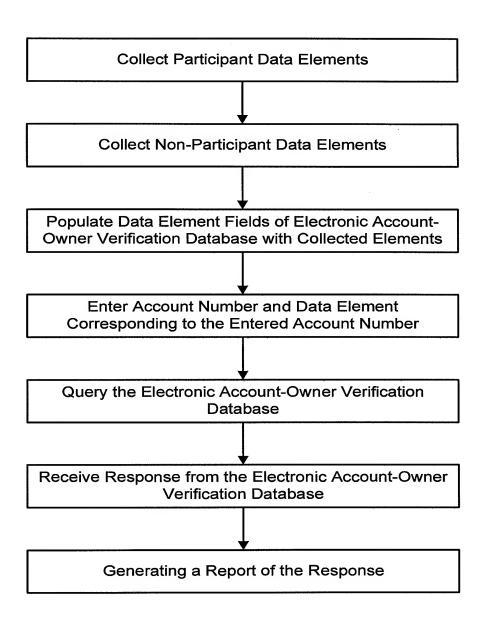


FIG. 4